«AddressBlock»Fill in this information to identify the case:

Debtor 1: Pamela Darlene Johnson
Debtor 2:
(Spouse, if filing)
United States Bankruptcy Court for the: Eastern District of Pennsylvania
Case number: **20-14817**

Official Form 410S1 **Chapter 13**

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Bank Of America, N.A. ,

Court claim no. (if known): 6-1

Last four digits of any number you use to identify the debtor's account: 0318

Date of payment change: **06/01/2025**
Must be at least 21 days after date of this notice

New total payment: **$1,295.61**
Principal, interest and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment? Yes

Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current Escrow Payment: **$342.83** **New Escrow Payment:** **$372.71**

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note? No

Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law.
If a notice is not attached, explain why:

Current Interest Rate: **New Interest Rate:**

Current principal and interest payment: **New principal and interest payment:**

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above? No

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: **New mortgage payment:**

Debtor 1: Pamela Darlene Johnson	Case number (if known): 20-14817

Part 4: Sign Here

The person completing the Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if Different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☐ I am the creditor ☒ I am the creditor's authorized agent

(Attach copy of Power of Attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information and reasonable belief.

/s/ Vincent Padovano
Signature

Date: Apr 29, 2025

Print: Vincent Padovano

Title: Authorized Agent

Company: Liepold, Harrison & Associates

Address: 370 W. Las Colinas Blvd., Suite 220
Irving, TX 75039

Contact Phone: 800-349-1254

Email: PCNInquiries@lha-law.com

UNITED STATES BANKRUPTCY COURT
Eastern DISTRICT OF Pennsylvania

In Re: **Case No. 20-14817**

Pamela Darlene Johnson

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I hereby certify that on 04/29/2025, a true and correct copy of the foregoing Notice of Mortgage Payment Change was served upon all interested parties pursuant to the Court's CM/ECF system and/or by First Class U.S. Mail.

By: /s/ Vincent Padovano

Authorized Agent for Creditor
Liepold,Harrison and Associates
370 W. Las Colinas Blvd., Suite 220
Irving, TX 75039
800-349-1254

Debtor
Pamela Darlene Johnson
323 Lincoln Avenue
Nazareth, PA 18064

,

Debtor's Counsel
Michael A. Cibik
1500 Walnut Street Suite 900
Philadelphia, PA 19102

Trustee
Scott F. Waterman
2901 St. Lawrence Ave. Suite 100
Reading, PA 19606

U.S. Trustee
Office of United States Trustee
900 Market Street Suite 320
Philadelphia, PA 19107

Carrington mortgage services, llc
NMLS ID #2600

1600 South Douglass Road
Suites 110 & 200-A
Anaheim, CA 92806

Your Escrow Statement

Property Address: 323 LINCOLN AVENUE
NAZARETH, PA 18064

Statement Date: 03/28/25
Loan number: [redacted]

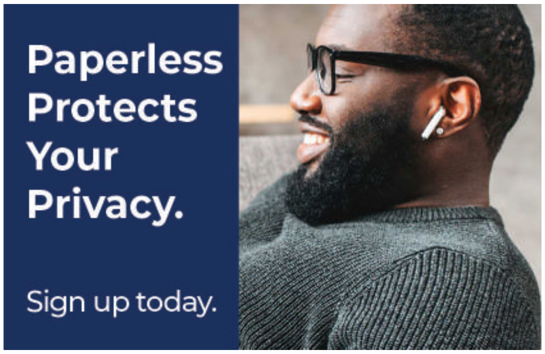
9816-02-b1-0063329-0001-0184945

Important information inside!

Questions?
1-800-561-4567
www.CarringtonMortgage.com

0063329 SP 9816 -C02-P00000-I

PAMELA JOHNSON
323 LINCOLN AVE
NAZARETH PA 18064



Thank you for being the best part of our Carrington family.

You are receiving this statement because we have completed your escrow analysis review.

Your escrow account is an account that we manage on your behalf to pay for your insurance and taxes. For more information and resources regarding escrow, login to your Carrington Account and select “Escrow Summary” under “Customer Request” on the left menu.

YOUR NEW PAYMENT: EFFECTIVE 06/01/25

	CURRENT PAYMENT	NEW PAYMENT	CHANGE
Principal & interest	$922.90	$922.90	-
Escrow payment	$342.83	$358.15	$15.32
Shortage payment		$14.56	$14.56
Total	**$1,265.73**	**$1,295.61**	**$29.88**

ANALYSIS SUMMARY

You have a shortage of:

$174.79

$174.79 / 12 = $14.56

Your escrow account has a shortage due to an increase in your taxes and or insurance. The shortage amount will be spread over the next 12 months and added to your monthly payment as shown above.

Your escrow payment over the next 12 months:

We estimate your total taxes and/or insurance payments to be $4,297.86 for the next 12 months. Here is how we calculated your new monthy escrow payment:

Home insurance	$1,233.00
County tax	$421.24
School tax	$1,961.05
City tax	$682.57
Total escrow	$4,297.86

Total escrow	$4,297.86
Divided by 12 months	12
New monthly escrow payment	$358.15

Carrington mortgage services, llc
NMLS ID #2600

Statement Date: 03/28/25
Loan number: [redacted]

9816-02-b1-0063329-0001-0184945

Any changes to your taxes and insurance are determined by your taxing authorities and insurance providers, not Carrington Mortgage Services, LLC.

PROJECTED ESCROW ACTIVITY 06/25 – 05/26

DATE	PAYMENT TO ESCROW	ESTIMATED DISBURSEMENT	DESCRIPTION	PROJECTED ESCROW BALANCE	REQUIRED ESCROW BALANCE
			BEGINNING BALANCE:	**$1,257.87**	**$1,432.66**
06/25	$358.15	-		$1,616.02	$1,790.81
07/25	$358.15	-		$1,974.17	$2,148.96
08/25	$358.15	-		$2,332.32	$2,507.11
09/25	$358.15	**$1,961.05**	**School tax**	$729.42	$904.21
10/25	$358.15	-		$1,087.57	$1,262.36
11/25	$358.15	-		$1,445.72	$1,620.51
12/25	$358.15	-		$1,803.87	$1,978.66
01/26	$358.15	-		$2,162.02	$2,336.81
02/26	$358.15	**$1,233.00**	**Home insurance**	$1,287.17	$1,461.96
03/26	$358.15	**$421.24**	**County tax**	$541.51	$716.30
	-	**$682.57**	**City tax**	-	-
04/26	$358.15	-		$899.66	$1,074.45
05/26	$358.15	-		$1,257.81	$1,432.60

At the time of your bankruptcy filing, your escrow shortage included in the proof of claim is **$84.18**.

Lowest Projected Balance (03/26)
$625.69

Lowest Projected Balance = the lowest projected point over your 12 month analysis period. This number represents the running balance in your escrow account estimated by your monthly payments to escrow minus any tax and insurance disbursements made on your behalf.

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Minimum Amount Required
$716.30

Minimum Amount Required = two months of escrow payments, excluding mortgage insurance, to account for any tax and insurance increases. This amount is regulated by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract, or state law.

=

Escrow Shortage Amount
$174.79

Escrow Shortage Amount = the difference between your lowest projected balance and the minimum amount required determines if there is a shortage or surplus in your escrow account

Carrington mortgage services, llc
NMLS ID #2600

Statement Date: 03/28/25
Loan number: [redacted]

9816-02-b1-0063329-0002-0184946

ESCROW ACCOUNT HISTORY 06/24 – 05/25

PAYMENTS TO ESCROW			PAYMENTS FROM ESCROW				ESCROW BALANCE	
Date	Projected	Actual	Projected	Description	Actual	Description	Projected	Actual
						BEGINNING BALANCE:	**$1,371.40**	**-$ 626.43**
06/24	$342.83 *	$661.34	-		-		$1,714.23	$34.91
07/24	$342.83 *	$330.67	-		-		$2,057.06	$365.58
08/24	$342.83 *	$330.67	-	*	**$1,961.05**	**School tax**	$2,399.89	-$1,264.80
09/24	$342.83 *	$330.67	**$1,985.73**	* **School tax**	-		$756.99	-$934.13
10/24	$342.83 *	$1,016.33	-		-		$1,099.82	$82.20
11/24	$342.83	$342.83	-		-		$1,442.65	$425.03
12/24	$342.83 *	-	-		-		$1,785.48	$425.03
01/25	$342.83 *	$685.66	-	*	**$1,233.00**	**Home insurance**	$2,128.31	-$122.31
02/25	$342.83	$342.83	**$1,044.00**	* **Home insurance**	-		$1,427.14	$220.52
03/25	$342.83 *	$685.66	**$421.24**	* **County tax**	**$421.24**	**County tax**	$685.66	-$197.63
			$663.07	**City tax**	**$682.57**	**City tax**		
04/25	$342.83	-	-		-		$1,028.49	-$197.63
05/25	$342.83	-	-		-		$1,371.32	-$197.63
Total	**$4,113.96**	**$4,726.66**	**$4,114.04**		**$4,297.86**			

An asterisk (*) marks any difference from what was projected in either the amount or date.

Anticipated escrow payments up to escrow analysis effective date:

02/25	$342.83
03/25	$342.83
04/25	$685.66

For more information and resources regarding escrow, login to your Carrington Account and select **“Escrow Summary”** under **“Customer Request”** on the left menu.

You can also check out our **www.CarringtonMortgage.com/learningcenter** and search “Escrow” for additional resources.

If you prefer to speak with someone, please contact our customer service team at 1-800-561-4567.

Carrington mortgage services, llc NMLS ID #2600

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ADDITIONAL INFORMATION

VERBAL INQUIRIES & COMPLAINTS
For verbal inquiries and complaints about your mortgage loan, please contact the CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC, by calling 1-800-561-4567. The CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC is toll free and you may call from 8:00 a.m. to 9:00 p.m. Eastern Time, Monday through Friday. You may also visit our website at www.CarringtonMortgage.com.

IMPORTANT BANKRUPTCY NOTICE
If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

CREDIT REPORTING AND DIRECT DISPUTES
We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. If you have concerns regarding the accuracy of any information contained in a consumer report pertaining to this account, you may send a direct dispute to Carrington Mortgage Services, LLC by fax to 1-800-486-5134 or in writing to Carrington Mortgage Services, LLC, and Attention:Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your loan number on all pages of the correspondence.

MINI MIRANDA
This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

HUD COUNSELOR INFORMATION
If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at 1-800-569-4287 or toll-free TTY 1-800-877-8339, or by going to http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm. You can also contact the CFPB at 1-855-411-2372, or by going to www.consumerfinance.gov/find-a-housing-counselor.

EQUAL CREDIT OPPORTUNITY ACT NOTICE
The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers Carrington Mortgage Services, LLC's compliance with this law is the Federal Trade Commission. Equal Credit Opportunity. Washington, DC 20580.

SCRA DISCLOSURE-
MILITARY PERSONNEL/SERVICEMEMBERS
If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact our Military Assistance Team toll free at 1-888-267-5474.

NOTICES OF ERROR AND INFORMATION REQUESTS, QUALIFIED WRITTEN REQUESTS (QWR)
Written complaints and inquiries classified as Notices of Error and Information Requests or QWRs must be submitted to Carrington Mortgage Services, LLC by fax to 1-800-486-5134, or in writing to Carrington Mortgage Services, LLC, and Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your loan number on all pages of the correspondence. You have the right to request documents we relied upon in reaching our determination. You may request such documents or receive further assistance by contacting the Customer Service Department for Carrington Mortgage Services, LLC toll free at 1-800-561-4567, Monday through Friday, 8:00 a.m. to 9:00 p.m. Eastern Time. You may also visit our website at www.CarringtonMortgage.com.